

Section B: Probable Maximum Loss - Required Model
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| FIXED SETTINGS SHOWN | | Rows 2 through 14 in the Columns Below Will Be Populated with the Same Data Entered in the First Row | | | | |
|--------------------------------|-----|--|------------|---------------|--------------------------------------|---------------------|
| | | Choose either "Preliminary" or "Final" | Model Name | Model Version | Number of Policies Included in Model | Total Insured Value |
| Demand Surge | ON | Final | HurLoss | 4.2.a | 652070 | \$260,531,854,683 |
| Storm Surge | OFF | Final | HurLoss | 4.2.a | 652070 | \$260,531,854,683 |
| Secondary Uncertainty | OFF | Final | HurLoss | 4.2.a | 652070 | \$260,531,854,683 |
| Near Term PML | OFF | Final | HurLoss | 4.2.a | 652070 | \$260,531,854,683 |
| Aggregate PML (not occurrence) | OFF | Final | HurLoss | 4.2.a | 652070 | \$260,531,854,683 |
| | | Final | HurLoss | 4.2.a | 652070 | \$260,531,854,683 |
| | | Final | HurLoss | 4.2.a | 652070 | \$260,531,854,683 |
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| | | Final | HurLoss | 4.2.a | 652070 | \$260,531,854,683 |
| | | Final | HurLoss | 4.2.a | 652070 | \$260,531,854,683 |

| State Farm Florida Insurance Company | | | | | |
|--------------------------------------|-----------------------------|------------------------------------|---|--|-----------------------|
| Return Time for Events | Probable Maximum Loss (PML) | Estimated Reinsurance Recoverables | Post Event Reinstatement Cost to Reinstatement Layers | Net Retention Including Post Event Reinstatement Costs | VALIDATION CHECKS |
| | | | | | Computations Correct? |
| 10 | \$616,502,946 | \$441,502,946 | \$0 | \$175,000,000 | TRUE |
| 20 | \$1,373,052,348 | \$1,198,052,348 | \$0 | \$175,000,000 | TRUE |
| 30 | \$1,924,690,778 | \$1,749,690,778 | \$0 | \$175,000,000 | TRUE |
| 40 | \$2,360,156,975 | \$2,185,156,975 | \$0 | \$175,000,000 | TRUE |
| 50 | \$2,709,560,722 | \$2,534,560,722 | \$0 | \$175,000,000 | TRUE |
| 60 | \$3,032,269,217 | \$2,857,269,217 | \$0 | \$175,000,000 | TRUE |
| 70 | \$3,297,922,398 | \$3,122,922,398 | \$0 | \$175,000,000 | TRUE |
| 80 | \$3,535,770,733 | \$3,360,770,733 | \$0 | \$175,000,000 | TRUE |
| 90 | \$3,762,459,878 | \$3,512,459,878 | \$0 | \$250,000,000 | TRUE |
| 100 | \$3,972,578,450 | \$3,722,578,450 | \$0 | \$250,000,000 | TRUE |
| 125 | \$4,429,468,423 | \$3,925,000,000 | \$0 | \$504,468,423 | TRUE |
| 150 | \$4,791,379,094 | \$3,925,000,000 | \$0 | \$866,379,094 | TRUE |
| 200 | \$5,474,176,284 | \$3,925,000,000 | \$0 | \$1,549,176,284 | TRUE |
| 250 | \$6,105,046,050 | \$3,925,000,000 | \$0 | \$2,180,046,050 | TRUE |

State Farm Florida Insurance Company

State Farm Florida Insurance Company

State Farm Florida Insurance Company
2011/2012 Catastrophe Excess Reinsurance Treaty - Final
7/1/2011 - 6/30/2012

Catastrophe Occurrence Excess of Loss Reinsurance

| | | |
|---------|------------------------|--|
| 3.600 B | 100% Placed | |
| 1.065 B | | |
| 285 M | 100% Placed | Florida Hurricane Catastrophe Fund \$702 Million FHCF Estimated Recovery (FHCF Estimate: 90% of \$780 M xs \$285 M) |
| 175 M | 100% Placed | |
| 0 | \$175 Million Retained | |

Catastrophe Aggregate Excess Reinsurance

For individual Catastrophe losses exceeding \$10 million, the following coverage is provided: \$500 million in excess of an aggregate State Farm Florida retention of \$250 million

State Farm considers the information contained herein as PRIVILEGED and CONFIDENTIAL.

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|--------------------------------|-----|--|------------|----------------|--------------------------------------|---------------------|
| | | Choose either "Preliminary" or "Final" | Model Name | Model Version | Number of Policies Included in Model | Total Insured Value |
| Demand Surge | ON | Final | AIR | CLASIC/2 v11.0 | 563702 | \$123,494,965,760 |
| Storm Surge | OFF | Final | AIR | CLASIC/2 v11.0 | 563702 | \$123,494,965,760 |
| Secondary Uncertainty | OFF | Final | AIR | CLASIC/2 v11.0 | 563702 | \$123,494,965,760 |
| Near Term PML | OFF | Final | AIR | CLASIC/2 v11.0 | 563702 | \$123,494,965,760 |
| Aggregate PML (not occurrence) | OFF | Final | AIR | CLASIC/2 v11.0 | 563702 | \$123,494,965,760 |
| | | Final | AIR | CLASIC/2 v11.0 | 563702 | \$123,494,965,760 |
| | | Final | AIR | CLASIC/2 v11.0 | 563702 | \$123,494,965,760 |
| | | Final | AIR | CLASIC/2 v11.0 | 563702 | \$123,494,965,760 |
| | | Final | AIR | CLASIC/2 v11.0 | 563702 | \$123,494,965,760 |
| | | Final | AIR | CLASIC/2 v11.0 | 563702 | \$123,494,965,760 |
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| | | Final | AIR | CLASIC/2 v11.0 | 563702 | \$123,494,965,760 |
| | | Final | AIR | CLASIC/2 v11.0 | 563702 | \$123,494,965,760 |
| | | Final | AIR | CLASIC/2 v11.0 | 563702 | \$123,494,965,760 |

| Universal Property and Casualty Insurance Company | | | | | |
|---|-----------------------------|------------------------------------|---|--|-----------------------|
| Return Time for Events | Probable Maximum Loss (PML) | Estimated Reinsurance Recoverables | Post Event Reinstatement Cost to Reinstatate Layers | Net Retention Including Post Event Reinstatement Costs | VALIDATION CHECKS |
| | | | | | Computations Correct? |
| 10 | \$264,569,916 | \$247,169,916 | \$0 | \$17,400,000 | TRUE |
| 20 | \$573,249,108 | \$555,849,108 | \$0 | \$17,400,000 | TRUE |
| 30 | \$817,991,947 | \$800,591,947 | \$0 | \$17,400,000 | TRUE |
| 40 | \$1,066,750,977 | \$1,049,350,977 | \$0 | \$17,400,000 | TRUE |
| 50 | \$1,262,807,413 | \$1,245,407,413 | \$0 | \$17,400,000 | TRUE |
| 60 | \$1,477,017,572 | \$1,459,617,572 | \$0 | \$17,400,000 | TRUE |
| 70 | \$1,635,948,668 | \$1,618,548,668 | \$0 | \$17,400,000 | TRUE |
| 80 | \$1,800,399,442 | \$1,782,600,000 | \$8,165,000 | \$25,964,442 | TRUE |
| 90 | \$2,020,915,133 | \$1,782,600,000 | \$8,165,000 | \$246,480,133 | TRUE |
| 100 | \$2,104,802,687 | \$1,782,600,000 | \$8,165,000 | \$330,367,687 | TRUE |
| 125 | \$2,290,554,052 | \$1,782,600,000 | \$8,165,000 | \$516,119,052 | TRUE |
| 150 | \$2,567,579,737 | \$1,782,600,000 | \$8,165,000 | \$793,144,737 | TRUE |
| 200 | \$2,945,848,589 | \$1,782,600,000 | \$8,165,000 | \$1,171,413,589 | TRUE |
| 250 | \$3,299,858,045 | \$1,782,600,000 | \$8,165,000 | \$1,525,423,045 | TRUE |

Universal Property and Casualty Insurance Company

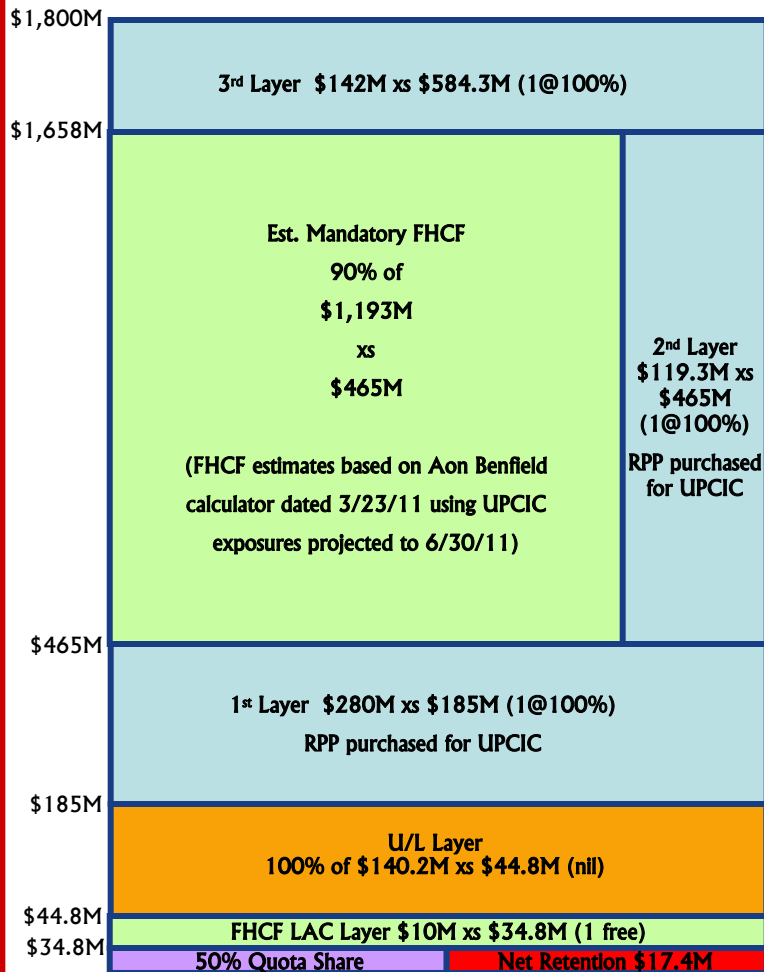
Universal Property and Casualty Insurance Company

Universal Property and Casualty Insurance Company



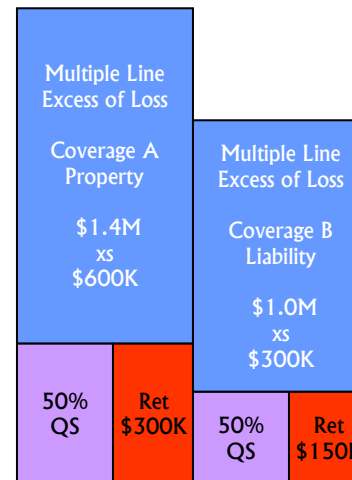
June 1, 2011 Reinsurance Structure Graph

Property Catastrophe & Quota Share

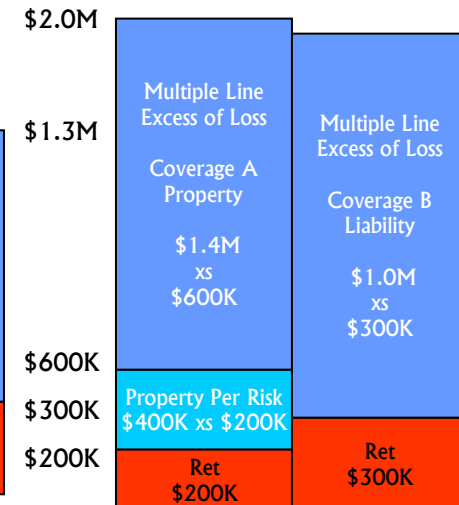


Property & Liability Per Risk & Quota Share

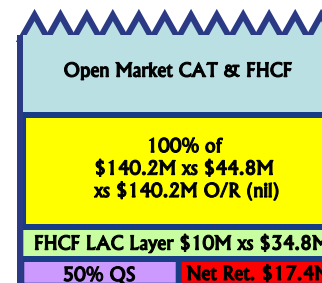
Policies with Wind Coverage



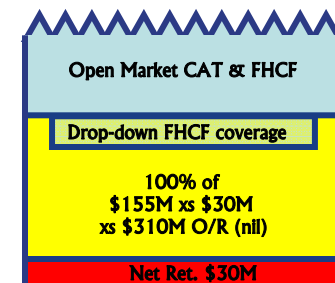
Policies with Ex-Wind Coverage



2nd Event



3rd Event



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|--------------------------------|-----|--|------------|---------------|--------------------------------------|---------------------|
| | | Choose either "Preliminary" or "Final" | Model Name | Model Version | Number of Policies Included in Model | Total Insured Value |
| Demand Surge | ON | Final | AIR | 12 | 247691 | \$58,510,300,643 |
| Storm Surge | OFF | Final | AIR | 12 | 247691 | \$58,510,300,643 |
| Secondary Uncertainty | OFF | Final | AIR | 12 | 247691 | \$58,510,300,643 |
| Near Term PML | OFF | Final | AIR | 12 | 247691 | \$58,510,300,643 |
| Aggregate PML (not occurrence) | OFF | Final | AIR | 12 | 247691 | \$58,510,300,643 |
| | | Final | AIR | 12 | 247691 | \$58,510,300,643 |
| | | Final | AIR | 12 | 247691 | \$58,510,300,643 |
| | | Final | AIR | 12 | 247691 | \$58,510,300,643 |
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| | | Final | AIR | 12 | 247691 | \$58,510,300,643 |
| | | Final | AIR | 12 | 247691 | \$58,510,300,643 |
| | | Final | AIR | 12 | 247691 | \$58,510,300,643 |

| Castle Key Insurance Company | | | | | |
|------------------------------|-----------------------------|------------------------------------|---|--|-------------------|
| Return Time for Events | Probable Maximum Loss (PML) | Estimated Reinsurance Recoverables | Post Event Reinstatement Cost to Reinstatement Layers | Net Retention Including Post Event Reinstatement Costs | VALIDATION CHECKS |
| 10 | \$160,042,185 | \$113,472,014 | \$0 | \$46,570,171 | TRUE |
| 20 | \$337,655,450 | \$263,307,972 | \$0 | \$74,347,478 | TRUE |
| 30 | \$453,894,299 | \$369,774,856 | \$0 | \$84,119,443 | TRUE |
| 40 | \$550,181,122 | \$493,593,317 | \$0 | \$56,587,805 | TRUE |
| 50 | \$638,685,235 | \$575,125,922 | \$0 | \$63,559,313 | TRUE |
| 60 | \$717,116,106 | \$644,786,552 | \$0 | \$72,329,554 | TRUE |
| 70 | \$813,984,582 | \$773,984,582 | \$0 | \$40,000,000 | TRUE |
| 80 | \$905,995,275 | \$808,089,076 | \$0 | \$97,906,199 | TRUE |
| 90 | \$969,672,889 | \$876,638,000 | \$0 | \$93,034,889 | TRUE |
| 100 | \$1,032,091,288 | \$873,478,940 | \$0 | \$158,612,348 | TRUE |
| 125 | \$1,157,347,758 | \$876,638,000 | \$0 | \$280,709,758 | TRUE |
| 150 | \$1,262,516,987 | \$847,494,891 | \$0 | \$415,022,096 | TRUE |
| 200 | \$1,432,303,775 | \$876,635,515 | \$0 | \$555,668,260 | TRUE |
| 250 | \$1,578,043,727 | \$876,604,763 | \$0 | \$701,438,964 | TRUE |

Castle Key Insurance Company

Castle Key Insurance Company

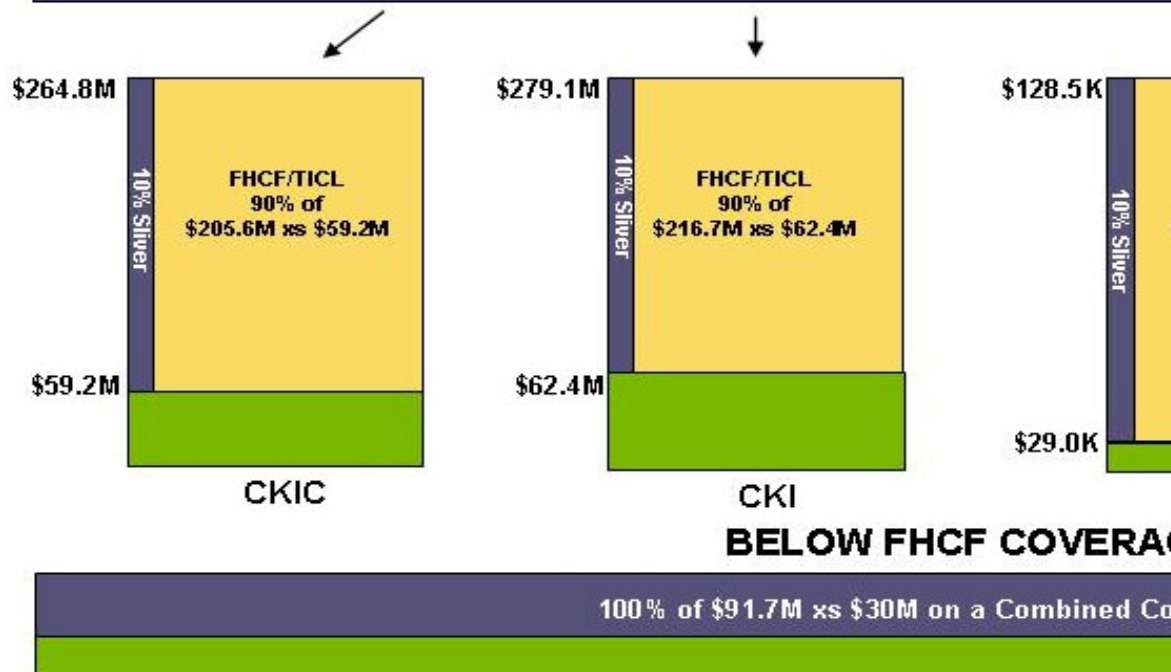
Castle Key Insurance Company – Pro

09/2011 Projected:

100-yr LT PML: \$916.6M

Grossed Up 16% for LAE: \$1,063.3M

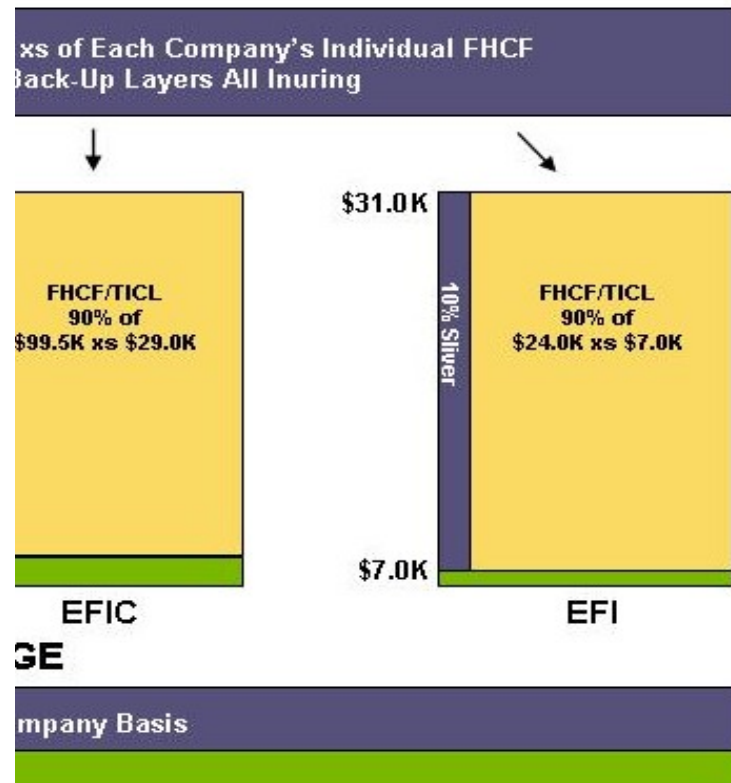
**EXCESS LAYER - 100% of \$372.6M of Limit (not delineated by company)
Retention, with FHCF Layers, Silver Layers, TICL Layers & B**



Note – FHCF/TICL Layers Not Drawn to

* Below FHCF is 1 prepaid reinstatement and 1 additional reinstatement via a 3rd event cover. Excess one limit only.

Proposed 2011 Program



o Scale

layer is 1 prepaid reinstatement. FHCF and TICL Slivers are

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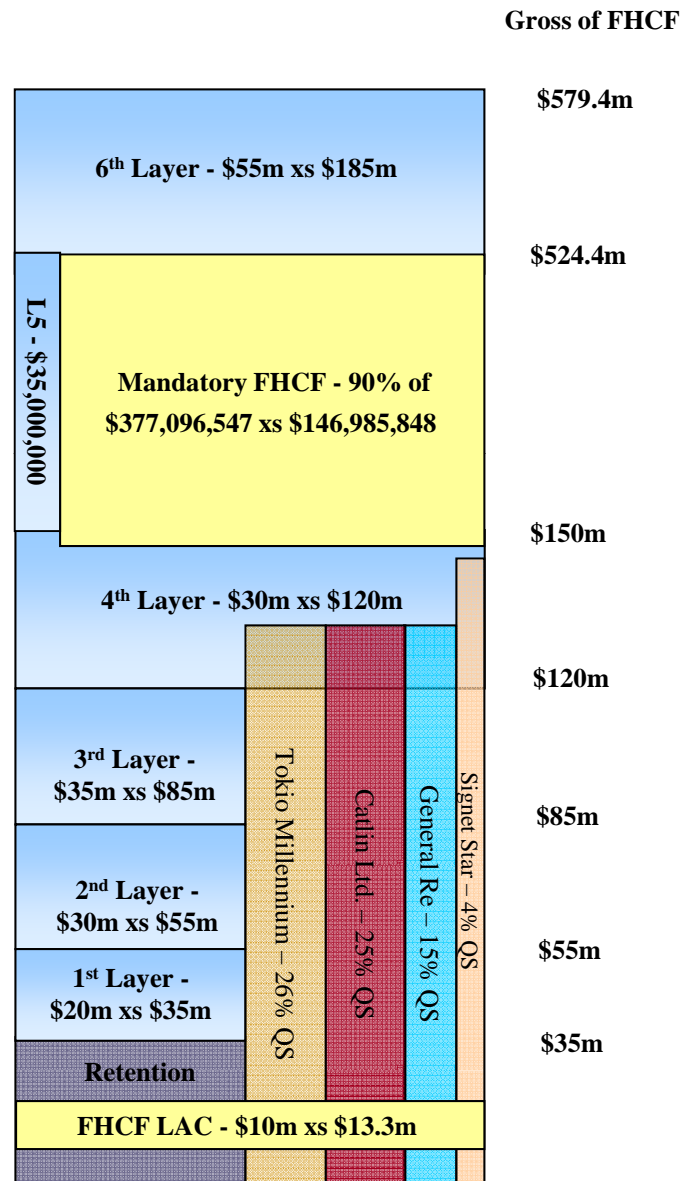
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|--------------------------------|-----|--|------------|---------------|--------------------------------------|---------------------|
| | | Choose either "Preliminary" or "Final" | Model Name | Model Version | Number of Policies Included in Model | Total Insured Value |
| Demand Surge | ON | Final | AIR | Avg v11 & v12 | 174529 | \$64,053,814,145 |
| Storm Surge | OFF | Final | AIR | Avg v11 & v12 | 174529 | \$64,053,814,145 |
| Secondary Uncertainty | OFF | Final | AIR | Avg v11 & v12 | 174529 | \$64,053,814,145 |
| Near Term PML | OFF | Final | AIR | Avg v11 & v12 | 174529 | \$64,053,814,145 |
| Aggregate PML (not occurrence) | OFF | Final | AIR | Avg v11 & v12 | 174529 | \$64,053,814,145 |
| | | Final | AIR | Avg v11 & v12 | 174529 | \$64,053,814,145 |
| | | Final | AIR | Avg v11 & v12 | 174529 | \$64,053,814,145 |
| | | Final | AIR | Avg v11 & v12 | 174529 | \$64,053,814,145 |
| | | Final | AIR | Avg v11 & v12 | 174529 | \$64,053,814,145 |
| | | Final | AIR | Avg v11 & v12 | 174529 | \$64,053,814,145 |
| | | Final | AIR | Avg v11 & v12 | 174529 | \$64,053,814,145 |
| | | Final | AIR | Avg v11 & v12 | 174529 | \$64,053,814,145 |
| | | Final | AIR | Avg v11 & v12 | 174529 | \$64,053,814,145 |
| | | Final | AIR | Avg v11 & v12 | 174529 | \$64,053,814,145 |
| | | Final | AIR | Avg v11 & v12 | 174529 | \$64,053,814,145 |

| St. Johns Insurance Company, Inc. | | | | | |
|-----------------------------------|-----------------------------|------------------------------------|---|--|-----------------------|
| Return Time for Events | Probable Maximum Loss (PML) | Estimated Reinsurance Recoverables | Post Event Reinstatement Cost to Reinstatement Layers | Net Retention Including Post Event Reinstatement Costs | VALIDATION CHECKS |
| | | | | | Computations Correct? |
| 10 | \$99,021,996 | \$91,521,996 | \$0 | \$7,500,000 | TRUE |
| 20 | \$193,610,059 | \$186,110,059 | \$0 | \$7,500,000 | TRUE |
| 30 | \$266,336,594 | \$258,836,594 | \$0 | \$7,500,000 | TRUE |
| 40 | \$338,318,296 | \$330,818,296 | \$0 | \$7,500,000 | TRUE |
| 50 | \$384,313,704 | \$376,813,704 | \$0 | \$7,500,000 | TRUE |
| 60 | \$432,287,350 | \$424,787,350 | \$0 | \$7,500,000 | TRUE |
| 70 | \$481,884,603 | \$474,384,603 | \$0 | \$7,500,000 | TRUE |
| 80 | \$517,747,159 | \$510,247,159 | \$0 | \$7,500,000 | TRUE |
| 90 | \$574,194,726 | \$566,694,726 | \$0 | \$7,500,000 | TRUE |
| 100 | \$622,862,095 | \$572,500,000 | \$0 | \$50,362,095 | TRUE |
| 125 | \$721,203,111 | \$572,500,000 | \$0 | \$148,703,111 | TRUE |
| 150 | \$761,079,090 | \$572,500,000 | \$0 | \$188,579,090 | TRUE |
| 200 | \$928,632,610 | \$572,500,000 | \$0 | \$356,132,610 | TRUE |
| 250 | \$995,033,149 | \$572,500,000 | \$0 | \$422,533,149 | TRUE |

St. Johns Insurance Company, Inc.

St. Johns Insurance Company, Inc.

Property Catastrophe/QS Reinsurance Program – 2011



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|--------------------------------|-----|--|------------|---------------|--------------------------------------|---------------------|
| | | Choose either "Preliminary" or "Final" | Model Name | Model Version | Number of Policies Included in Model | Total Insured Value |
| Demand Surge | ON | Final | AIR | 12.0 | 82565 | \$26,443,984,233 |
| Storm Surge | OFF | Final | AIR | 12.0 | 82565 | \$26,443,984,233 |
| Secondary Uncertainty | OFF | Final | AIR | 12.0 | 82565 | \$26,443,984,233 |
| Near Term PML | OFF | Final | AIR | 12.0 | 82565 | \$26,443,984,233 |
| Aggregate PML (not occurrence) | OFF | Final | AIR | 12.0 | 82565 | \$26,443,984,233 |
| | | Final | AIR | 12.0 | 82565 | \$26,443,984,233 |
| | | Final | AIR | 12.0 | 82565 | \$26,443,984,233 |
| | | Final | AIR | 12.0 | 82565 | \$26,443,984,233 |
| | | Final | AIR | 12.0 | 82565 | \$26,443,984,233 |
| | | Final | AIR | 12.0 | 82565 | \$26,443,984,233 |
| | | Final | AIR | 12.0 | 82565 | \$26,443,984,233 |
| | | Final | AIR | 12.0 | 82565 | \$26,443,984,233 |
| | | Final | AIR | 12.0 | 82565 | \$26,443,984,233 |
| | | Final | AIR | 12.0 | 82565 | \$26,443,984,233 |
| | | Final | AIR | 12.0 | 82565 | \$26,443,984,233 |
| | | Final | AIR | 12.0 | 82565 | \$26,443,984,233 |

| HomeWise Insurance Company | | | | | |
|----------------------------|-----------------------------|------------------------------------|---|--|-------------------|
| Return Time for Events | Probable Maximum Loss (PML) | Estimated Reinsurance Recoverables | Post Event Reinstatement Cost to Reinstatement Layers | Net Retention Including Post Event Reinstatement Costs | VALIDATION CHECKS |
| 10 | \$55,856,636 | \$52,356,636 | \$0 | \$3,500,000 | TRUE |
| 20 | \$110,427,773 | \$106,927,773 | \$0 | \$3,500,000 | TRUE |
| 30 | \$153,663,206 | \$150,163,206 | \$0 | \$3,500,000 | TRUE |
| 40 | \$201,815,121 | \$198,315,121 | \$0 | \$3,500,000 | TRUE |
| 50 | \$239,822,474 | \$236,322,474 | \$0 | \$3,500,000 | TRUE |
| 60 | \$278,654,636 | \$275,154,636 | \$0 | \$3,500,000 | TRUE |
| 70 | \$301,470,247 | \$296,500,000 | \$0 | \$4,970,247 | TRUE |
| 80 | \$334,075,741 | \$296,500,000 | \$0 | \$37,575,741 | TRUE |
| 90 | \$365,354,148 | \$296,500,000 | \$0 | \$68,854,148 | TRUE |
| 100 | \$378,576,336 | \$296,500,000 | \$0 | \$82,076,336 | TRUE |
| 125 | \$452,544,006 | \$296,500,000 | \$0 | \$156,044,006 | TRUE |
| 150 | \$490,522,373 | \$296,500,000 | \$0 | \$194,022,373 | TRUE |
| 200 | \$567,171,022 | \$296,500,000 | \$0 | \$270,671,022 | TRUE |
| 250 | \$651,842,301 | \$296,500,000 | \$0 | \$355,342,301 | TRUE |

HomeWise Insurance Company

HomeWise Insurance Company

HomeWise Insurance Company

June 1, 2011 – May 31, 2012

| | Storm 1 | Storm 2 | Storm 3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|--|---------|--|--|---|--|--|---|--|--|--|--|-------------------|---|--|---|----------------|--|-----------------------------|---|-------------------------------|-------------------------------|------------------------------|-----------------------------|---------------------------------|-------------------------------|----------------|---|-----------------------------|-----------------------------|-----------------------------|--|-----------------------------|----------------------------|--------------------------------|-------------------------------|----------------|
| \$300,000,000 69yr PML AIR v12 LT w/DS | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 91yr PML AIR v11 LT w/DS | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <table><tr><td colspan="2">Excess CAT Layer 5 \$28,329,485 xs \$71,853,346</td></tr><tr><td>FHCF Coverage - \$6B TICL Layer 90% of \$55,019,987 xs\$216,650,528</td><td rowspan="2">Excess CAT Layer 4 \$21,090,796 xs \$50,762,550</td></tr><tr><td>FHCF Coverage - Mandatory Layer 90% of \$155,887,978 xs \$60,762,550</td></tr><tr><td colspan="2">Excess CAT Layer 3 \$27,462,550 xs \$23,300,000</td></tr><tr><td colspan="2">Excess CAT Layer 2 \$7,500,000 xs \$15,800,000</td></tr><tr><td colspan="2">Excess CAT Layer 1 \$7,500,000 xs \$8,300,000</td></tr><tr><td></td><td>Retention 2.9M</td></tr><tr><td colspan="2">FHCF LAC Layer 10,000,000 xs 2,900,000</td></tr><tr><td>Quota Share Coverage: 80% of \$6M x \$0</td><td>Retention 0.6M</td></tr></table> | Excess CAT Layer 5 \$28,329,485 xs \$71,853,346 | | FHCF Coverage - \$6B TICL Layer 90% of \$55,019,987 xs\$216,650,528 | Excess CAT Layer 4 \$21,090,796 xs \$50,762,550 | FHCF Coverage - Mandatory Layer 90% of \$155,887,978 xs \$60,762,550 | Excess CAT Layer 3 \$27,462,550 xs \$23,300,000 | | Excess CAT Layer 2 \$7,500,000 xs \$15,800,000 | | Excess CAT Layer 1 \$7,500,000 xs \$8,300,000 | | | Retention 2.9M | FHCF LAC Layer 10,000,000 xs 2,900,000 | | Quota Share Coverage: 80% of \$6M x \$0 | Retention 0.6M | <table><tr><td>CAT Layer 5 TBD xs 71.9M</td></tr><tr><td>FHCF and TICL Coverage 90% of TBD xs 60.7M</td></tr><tr><td>CAT Layer 4 21.1M xs 50.8M</td></tr><tr><td>CAT Layer 3 27.5M xs 23.3M</td></tr><tr><td>CAT Layer 2 7.5M xs 15.8M</td></tr><tr><td>Cat Layer 1 7.5M xs 8.3M</td></tr><tr><td>Aggregate Layer 5.4M xs 2.9M</td></tr><tr><td>FHCF LAC Layer 10M xs 2.9M</td></tr><tr><td>Retention 2.9M</td></tr></table> | CAT Layer 5 TBD xs 71.9M | FHCF and TICL Coverage 90% of TBD xs 60.7M | CAT Layer 4 21.1M xs 50.8M | CAT Layer 3 27.5M xs 23.3M | CAT Layer 2 7.5M xs 15.8M | Cat Layer 1 7.5M xs 8.3M | Aggregate Layer 5.4M xs 2.9M | FHCF LAC Layer 10M xs 2.9M | Retention 2.9M | <p>*TBD depends on how much limit is used during previous storms</p> <table><tr><td>CAT Layer 5 TBD xs 71.9M</td></tr><tr><td>CAT Layer 4 TBD xs 50.8M</td></tr><tr><td>CAT Layer 3 TBD xs 23.3M</td></tr><tr><td>FHCF and TICL Coverage 90% of TBD xs <u>20.3M</u></td></tr><tr><td>CAT Layer 2 TBD xs 15.8M</td></tr><tr><td>Cat Layer 1 TBD xs 8.3M</td></tr><tr><td>Aggregate Layer TBD xs 2.9M</td></tr><tr><td>FHCF LAC Layer TBD xs 2.9M</td></tr><tr><td>Retention 2.9M</td></tr></table> | CAT Layer 5 TBD xs 71.9M | CAT Layer 4 TBD xs 50.8M | CAT Layer 3 TBD xs 23.3M | FHCF and TICL Coverage 90% of TBD xs <u>20.3M</u> | CAT Layer 2 TBD xs 15.8M | Cat Layer 1 TBD xs 8.3M | Aggregate Layer TBD xs 2.9M | FHCF LAC Layer TBD xs 2.9M | Retention 2.9M |
| Excess CAT Layer 5 \$28,329,485 xs \$71,853,346 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FHCF Coverage - \$6B TICL Layer 90% of \$55,019,987 xs\$216,650,528 | Excess CAT Layer 4 \$21,090,796 xs \$50,762,550 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FHCF Coverage - Mandatory Layer 90% of \$155,887,978 xs \$60,762,550 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Excess CAT Layer 3 \$27,462,550 xs \$23,300,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Excess CAT Layer 2 \$7,500,000 xs \$15,800,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Excess CAT Layer 1 \$7,500,000 xs \$8,300,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retention 2.9M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FHCF LAC Layer 10,000,000 xs 2,900,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Quota Share Coverage: 80% of \$6M x \$0 | Retention 0.6M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CAT Layer 5 TBD xs 71.9M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FHCF and TICL Coverage 90% of TBD xs 60.7M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CAT Layer 4 21.1M xs 50.8M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CAT Layer 3 27.5M xs 23.3M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CAT Layer 2 7.5M xs 15.8M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cat Layer 1 7.5M xs 8.3M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Aggregate Layer 5.4M xs 2.9M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FHCF LAC Layer 10M xs 2.9M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retention 2.9M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CAT Layer 5 TBD xs 71.9M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CAT Layer 4 TBD xs 50.8M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CAT Layer 3 TBD xs 23.3M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FHCF and TICL Coverage 90% of TBD xs <u>20.3M</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CAT Layer 2 TBD xs 15.8M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cat Layer 1 TBD xs 8.3M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Aggregate Layer TBD xs 2.9M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FHCF LAC Layer TBD xs 2.9M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Retention 2.9M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Section B: Probable Maximum Loss - Required Model
THIS IS REQUIRED INFORMATION that is to be provided each time the reinsurance data template is submitted to the Office of Insurance Regulation.

| FIXED SETTINGS SHOWN | | Rows 2 through 14 in the Columns Below Will Be Populated with the Same Data Entered in the First Row | | | | |
|--------------------------------|-----|--|------------|---------------|--------------------------------------|---------------------|
| | | Choose either "Preliminary" or "Final" | Model Name | Model Version | Number of Policies Included in Model | Total Insured Value |
| Demand Surge | ON | Final | AIR | 12.5 | 92600 | \$39,809,522,000 |
| Storm Surge | OFF | Final | AIR | 12.5 | 92600 | \$39,809,522,000 |
| Secondary Uncertainty | OFF | Final | AIR | 12.5 | 92600 | \$39,809,522,000 |
| Near Term PML | OFF | Final | AIR | 12.5 | 92600 | \$39,809,522,000 |
| Aggregate PML (not occurrence) | OFF | Final | AIR | 12.5 | 92600 | \$39,809,522,000 |
| | | Final | AIR | 12.5 | 92600 | \$39,809,522,000 |
| | | Final | AIR | 12.5 | 92600 | \$39,809,522,000 |
| | | Final | AIR | 12.5 | 92600 | \$39,809,522,000 |
| | | Final | AIR | 12.5 | 92600 | \$39,809,522,000 |
| | | Final | AIR | 12.5 | 92600 | \$39,809,522,000 |
| | | Final | AIR | 12.5 | 92600 | \$39,809,522,000 |
| | | Final | AIR | 12.5 | 92600 | \$39,809,522,000 |
| | | Final | AIR | 12.5 | 92600 | \$39,809,522,000 |
| | | Final | AIR | 12.5 | 92600 | \$39,809,522,000 |
| | | Final | AIR | 12.5 | 92600 | \$39,809,522,000 |

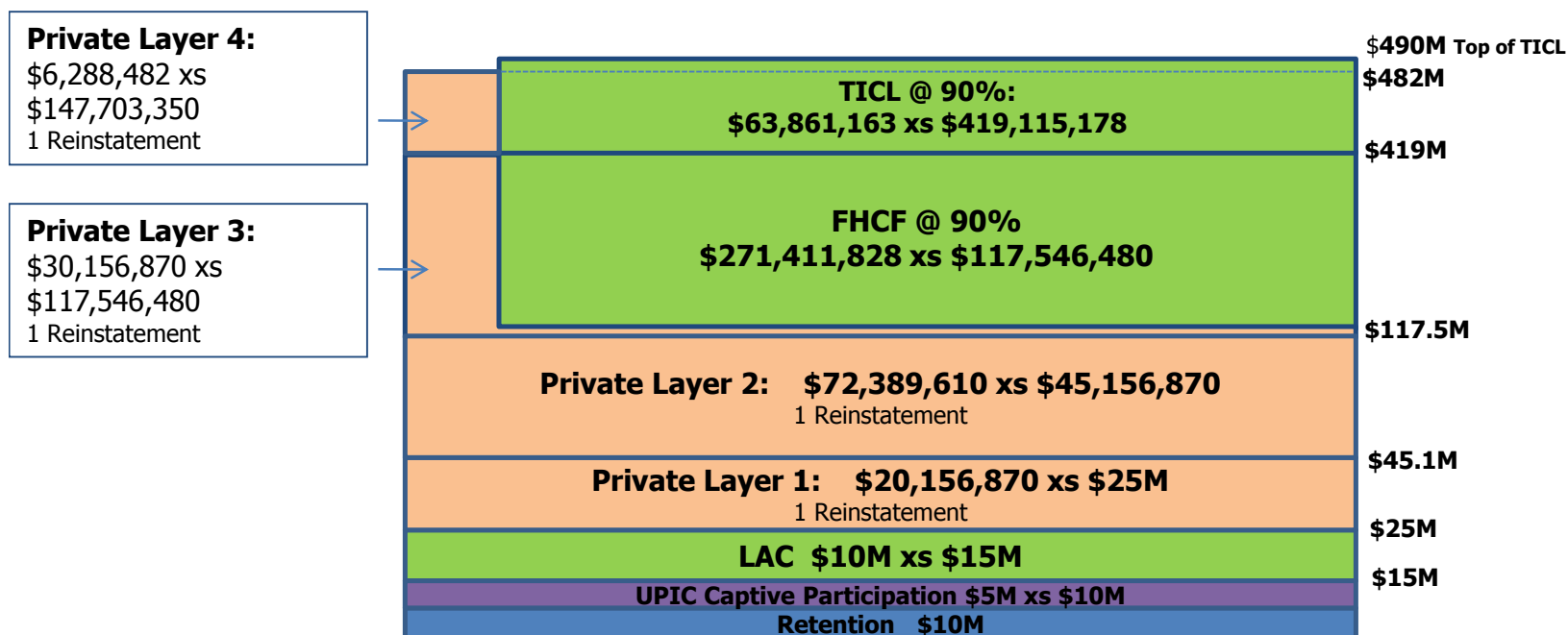
| United Property & Casualty Insurance Company | | | | | |
|--|-----------------------------|------------------------------------|---|--|-----------------------|
| Return Time for Events | Probable Maximum Loss (PML) | Estimated Reinsurance Recoverables | Post Event Reinstatement Cost to Reinstatement Layers | Net Retention Including Post Event Reinstatement Costs | VALIDATION CHECKS |
| | | | | | Computations Correct? |
| 10 | \$80,729,147 | \$70,729,147 | \$0 | \$10,000,000 | TRUE |
| 20 | \$166,475,044 | \$156,475,044 | \$1,027,500 | \$11,027,500 | TRUE |
| 30 | \$244,162,494 | \$234,162,494 | \$2,658,936 | \$12,658,936 | TRUE |
| 40 | \$307,503,209 | \$297,503,209 | \$3,989,091 | \$13,989,091 | TRUE |
| 50 | \$365,348,707 | \$355,348,707 | \$5,203,847 | \$15,203,847 | TRUE |
| 60 | \$438,416,996 | \$428,416,996 | \$6,574,215 | \$16,574,215 | TRUE |
| 70 | \$498,068,457 | \$479,965,310 | \$7,119,003 | \$25,222,150 | TRUE |
| 80 | \$536,329,157 | \$479,965,310 | \$7,119,003 | \$63,482,850 | TRUE |
| 90 | \$566,414,404 | \$479,965,310 | \$7,119,003 | \$93,568,097 | TRUE |
| 100 | \$606,927,807 | \$479,965,310 | \$7,119,003 | \$134,081,500 | TRUE |
| 125 | \$750,192,395 | \$479,965,310 | \$7,119,003 | \$277,346,088 | TRUE |
| 150 | \$872,931,479 | \$479,965,310 | \$7,119,003 | \$400,085,172 | TRUE |
| 200 | \$1,099,349,695 | \$479,965,310 | \$7,119,003 | \$626,503,388 | TRUE |
| 250 | \$1,162,569,127 | \$479,965,310 | \$7,119,003 | \$689,722,820 | TRUE |

United Property & Casualty Insurance Company

United Property & Casualty Insurance Company

United Property & Casualty Insurance Company

Renewal Structure – Effective: June 1, 2011



Section B: Probable Maximum Loss - Required Model
THIS IS REQUIRED INFORMATION that is to be provided each time the reinsurance data template is submitted to the Office of Insurance Regulation.

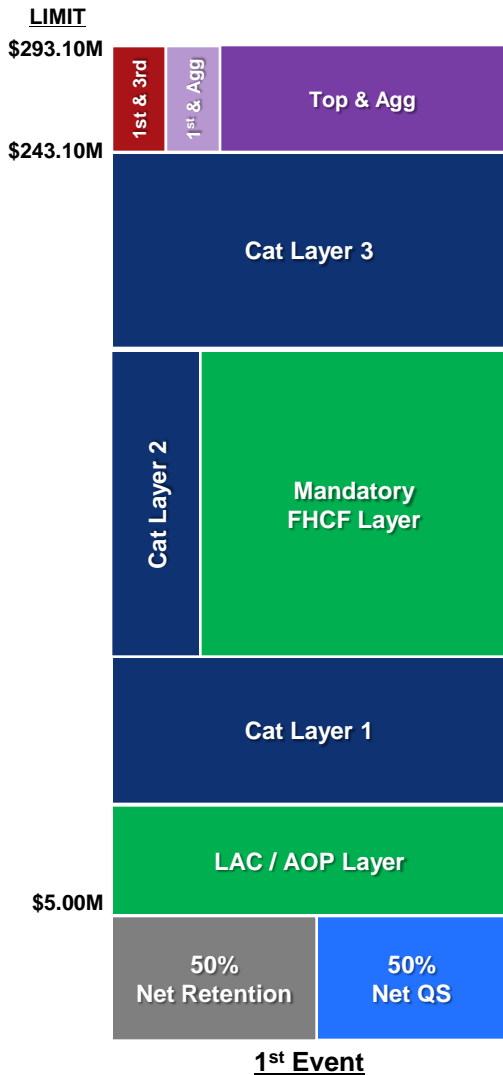
| FIXED SETTINGS SHOWN | | Rows 2 through 14 in the Columns Below Will Be Populated with the Same Data Entered in the First Row | | | | |
|--------------------------------|-----|--|------------|---------------|--------------------------------------|---------------------|
| | | Choose either "Preliminary" or "Final" | Model Name | Model Version | Number of Policies Included in Model | Total Insured Value |
| Demand Surge | ON | Final | AIR | 12.0.4 | 50200 | \$29,183,223,072 |
| Storm Surge | OFF | Final | AIR | 12.0.4 | 50200 | \$29,183,223,072 |
| Secondary Uncertainty | OFF | Final | AIR | 12.0.4 | 50200 | \$29,183,223,072 |
| Near Term PML | OFF | Final | AIR | 12.0.4 | 50200 | \$29,183,223,072 |
| Aggregate PML (not occurrence) | OFF | Final | AIR | 12.0.4 | 50200 | \$29,183,223,072 |
| | | Final | AIR | 12.0.4 | 50200 | \$29,183,223,072 |
| | | Final | AIR | 12.0.4 | 50200 | \$29,183,223,072 |
| | | Final | AIR | 12.0.4 | 50200 | \$29,183,223,072 |
| | | Final | AIR | 12.0.4 | 50200 | \$29,183,223,072 |
| | | Final | AIR | 12.0.4 | 50200 | \$29,183,223,072 |
| | | Final | AIR | 12.0.4 | 50200 | \$29,183,223,072 |
| | | Final | AIR | 12.0.4 | 50200 | \$29,183,223,072 |
| | | Final | AIR | 12.0.4 | 50200 | \$29,183,223,072 |
| | | Final | AIR | 12.0.4 | 50200 | \$29,183,223,072 |
| | | Final | AIR | 12.0.4 | 50200 | \$29,183,223,072 |

| Tower Hill Select Insurance Company | | | | | |
|-------------------------------------|-----------------------------|------------------------------------|---|--|-----------------------|
| Return Time for Events | Probable Maximum Loss (PML) | Estimated Reinsurance Recoverables | Post Event Reinstatement Cost to Reinstatement Layers | Net Retention Including Post Event Reinstatement Costs | VALIDATION CHECKS |
| | | | | | Computations Correct? |
| 10 | \$49,065,075 | \$46,565,075 | \$0 | \$2,500,000 | TRUE |
| 20 | \$96,500,041 | \$94,000,041 | \$0 | \$2,500,000 | TRUE |
| 30 | \$135,397,442 | \$132,897,442 | \$0 | \$2,500,000 | TRUE |
| 40 | \$170,974,071 | \$168,474,071 | \$0 | \$2,500,000 | TRUE |
| 50 | \$202,431,148 | \$199,931,148 | \$0 | \$2,500,000 | TRUE |
| 60 | \$228,552,214 | \$226,052,214 | \$0 | \$2,500,000 | TRUE |
| 70 | \$252,176,966 | \$249,676,966 | \$0 | \$2,500,000 | TRUE |
| 80 | \$272,861,044 | \$270,361,044 | \$0 | \$2,500,000 | TRUE |
| 90 | \$295,106,411 | \$290,600,000 | \$0 | \$4,506,411 | TRUE |
| 100 | \$319,365,188 | \$290,600,000 | \$0 | \$28,765,188 | TRUE |
| 125 | \$371,331,076 | \$290,600,000 | \$0 | \$80,731,076 | TRUE |
| 150 | \$414,307,840 | \$290,600,000 | \$0 | \$123,707,840 | TRUE |
| 200 | \$475,947,939 | \$290,600,000 | \$0 | \$185,347,939 | TRUE |
| 250 | \$526,498,493 | \$290,600,000 | \$0 | \$235,898,493 | TRUE |

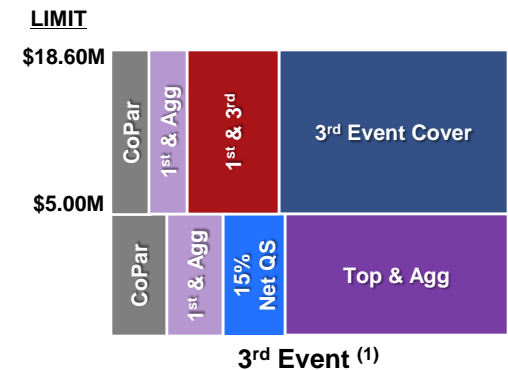
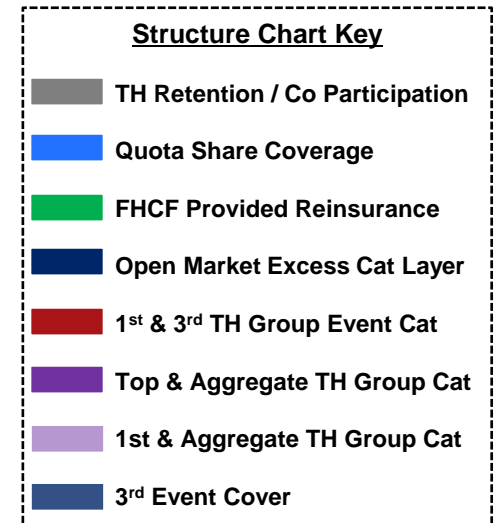
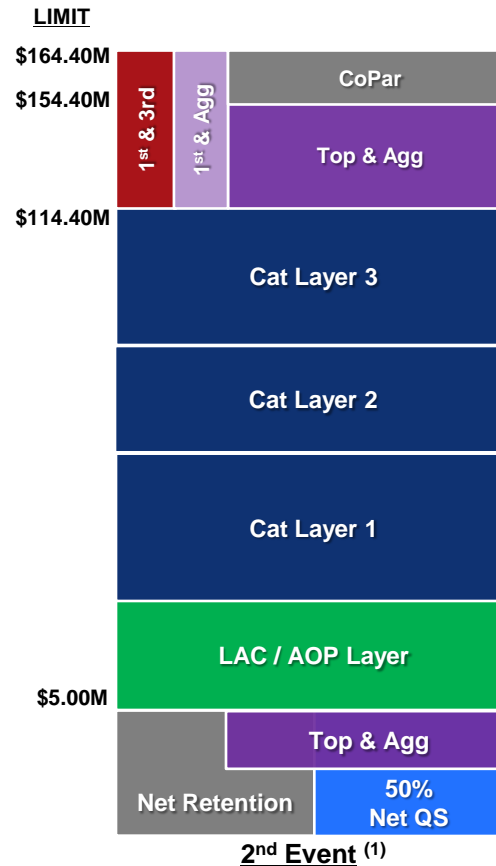
Tower Hill Select Insurance Company

Tower Hill Select Insurance Company

Tower Hill Select 2011/12 Three Event Cat Structure



- **RMSv9 NT** w/ Loss Amplification, No SS **Proj 8/31/11** 100YR PML = **\$239,892,120**
- **AIRv12 LT** w/ Demand Surge, No SS **Proj 8/31/11** 100YR PML = **\$319,365,188**



(1) Depiction of 2nd and 3rd event structures is hypothetical. Actual structures, & Actual coverage will be determined by the size and order of actual events.

Section B: Probable Maximum Loss - Required Model
THIS IS REQUIRED INFORMATION that is to be provided each time the reinsurance data template is submitted to the Office of Insurance Regulation.

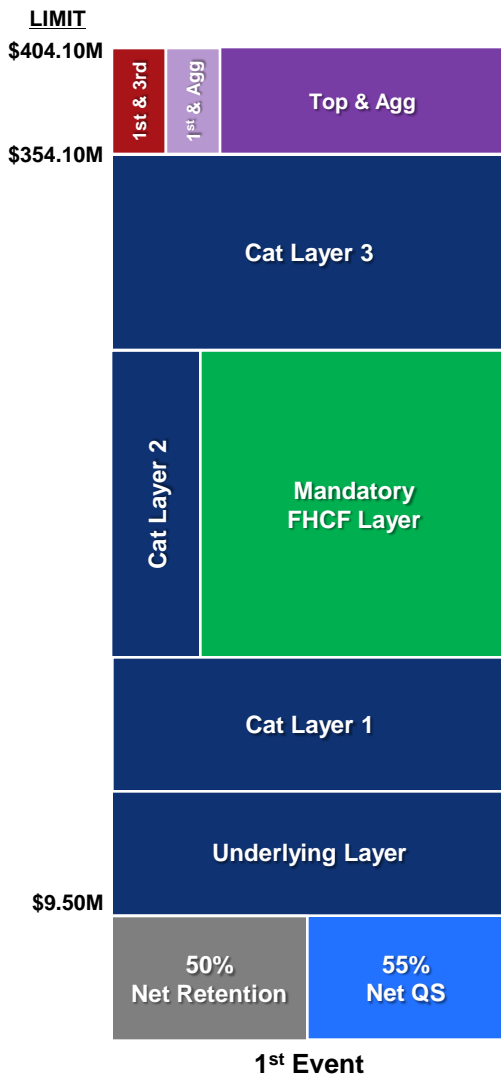
| FIXED SETTINGS SHOWN | | Rows 2 through 14 in the Columns Below Will Be Populated with the Same Data Entered in the First Row | | | | |
|--------------------------------|-----|--|------------|---------------|--------------------------------------|---------------------|
| | | Choose either "Preliminary" or "Final" | Model Name | Model Version | Number of Policies Included in Model | Total Insured Value |
| Demand Surge | ON | Final | AIR | 12.0.4 | 91568 | \$40,281,224,442 |
| Storm Surge | OFF | Final | AIR | 12.0.4 | 91568 | \$40,281,224,442 |
| Secondary Uncertainty | OFF | Final | AIR | 12.0.4 | 91568 | \$40,281,224,442 |
| Near Term PML | OFF | Final | AIR | 12.0.4 | 91568 | \$40,281,224,442 |
| Aggregate PML (not occurrence) | OFF | Final | AIR | 12.0.4 | 91568 | \$40,281,224,442 |
| | | Final | AIR | 12.0.4 | 91568 | \$40,281,224,442 |
| | | Final | AIR | 12.0.4 | 91568 | \$40,281,224,442 |
| | | Final | AIR | 12.0.4 | 91568 | \$40,281,224,442 |
| | | Final | AIR | 12.0.4 | 91568 | \$40,281,224,442 |
| | | Final | AIR | 12.0.4 | 91568 | \$40,281,224,442 |
| | | Final | AIR | 12.0.4 | 91568 | \$40,281,224,442 |
| | | Final | AIR | 12.0.4 | 91568 | \$40,281,224,442 |
| | | Final | AIR | 12.0.4 | 91568 | \$40,281,224,442 |
| | | Final | AIR | 12.0.4 | 91568 | \$40,281,224,442 |
| | | Final | AIR | 12.0.4 | 91568 | \$40,281,224,442 |
| | | Final | AIR | 12.0.4 | 91568 | \$40,281,224,442 |

| Tower Hill Prime Insurance Company | | | | | |
|------------------------------------|-----------------------------|------------------------------------|---|--|-----------------------|
| Return Time for Events | Probable Maximum Loss (PML) | Estimated Reinsurance Recoverables | Post Event Reinstatement Cost to Reinstatement Layers | Net Retention Including Post Event Reinstatement Costs | VALIDATION CHECKS |
| | | | | | Computations Correct? |
| 10 | \$68,440,154 | \$63,690,154 | \$0 | \$4,750,000 | TRUE |
| 20 | \$133,742,628 | \$128,992,628 | \$0 | \$4,750,000 | TRUE |
| 30 | \$187,794,933 | \$183,044,933 | \$0 | \$4,750,000 | TRUE |
| 40 | \$234,771,062 | \$230,021,062 | \$0 | \$4,750,000 | TRUE |
| 50 | \$277,304,132 | \$272,554,132 | \$0 | \$4,750,000 | TRUE |
| 60 | \$314,251,621 | \$309,501,621 | \$0 | \$4,750,000 | TRUE |
| 70 | \$347,804,453 | \$343,054,453 | \$0 | \$4,750,000 | TRUE |
| 80 | \$383,396,877 | \$378,646,877 | \$0 | \$4,750,000 | TRUE |
| 90 | \$413,156,383 | \$399,350,000 | \$0 | \$13,806,383 | TRUE |
| 100 | \$447,100,971 | \$399,350,000 | \$0 | \$47,750,971 | TRUE |
| 125 | \$509,781,347 | \$399,350,000 | \$0 | \$110,431,347 | TRUE |
| 150 | \$562,096,187 | \$399,350,000 | \$0 | \$162,746,187 | TRUE |
| 200 | \$651,046,648 | \$399,350,000 | \$0 | \$251,696,648 | TRUE |
| 250 | \$707,162,238 | \$399,350,000 | \$0 | \$307,812,238 | TRUE |

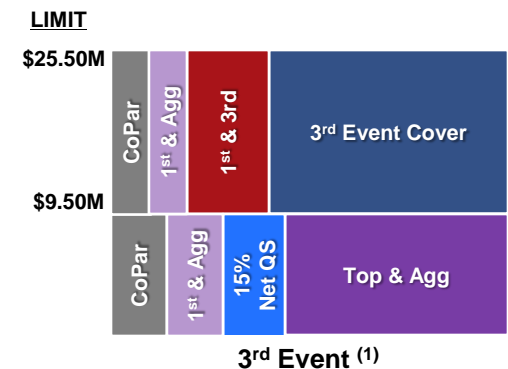
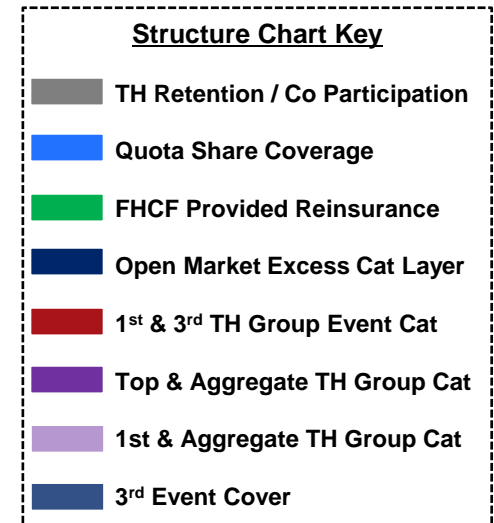
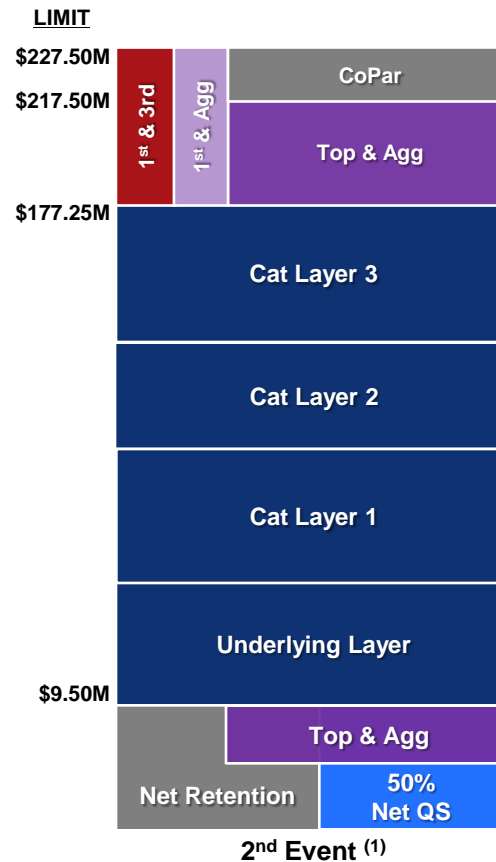
Tower Hill Prime Insurance Company

Tower Hill Prime Insurance Company

Tower Hill Prime 2011/12 Three Event Cat Structure



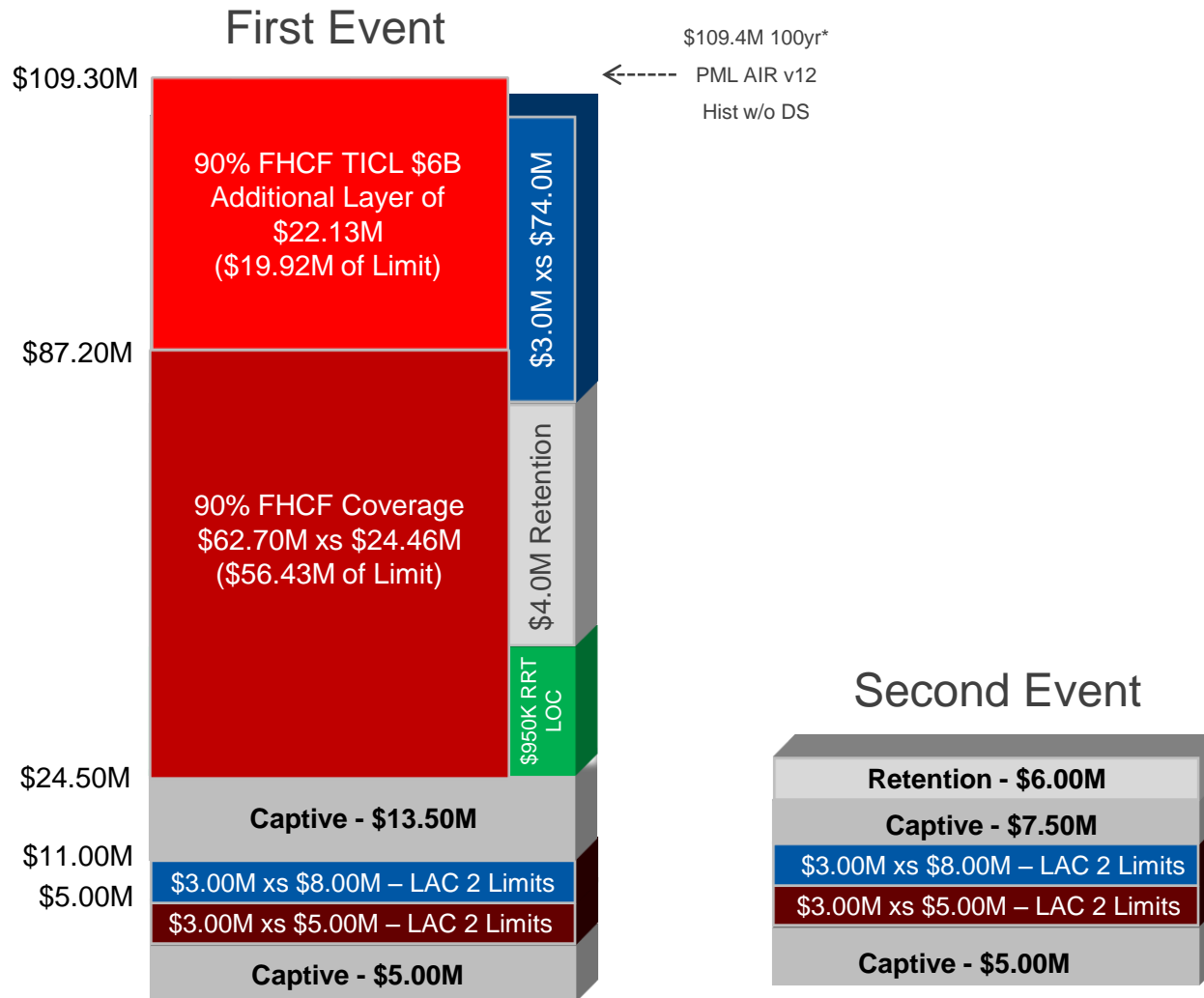
- **RMSv9 Near Term** w/ Loss Amplification, No SS **Proj 8/31/11 100YR PML = \$356,2M**
- **AIRv12 Long Term** w/ Demand Surge, No SS **Proj 8/31/11 100YR PML = \$447,1M**



(1) Depiction of 2nd and 3rd event structures is hypothetical. Actual structures, & Actual coverage will be determined by the size and order of actual events.

People's Trust Insurance Company

2011 Proposed Property Cat XOL Program



- FHCF premium rates and retention and payout multiples estimated using 2011 preliminary rates and multiples and application of 2011 FHCF rapid cash buildup factor and TICL factor increase.

*100 year PML based projected 9/30/2011 exposure using AIR CLASIC2 v12 - OEP with Secondary Uncertainty without Demand Surge.

THIS IS REQUIRED INFORMATION that is to be provided each time the reinsurance data template is submitted to the Office of Insurance Regulation.

Sunshine State Insurance Company

Sunshine State Insurance Company
Projected 2011 Catastrophe Reinsurance Program

| First Loss Occurrence | | | | |
|-----------------------|---|---|--|---|
| \$198,335,000 | Note 3 ### Excess of ### 28% of | Note 3 ### Excess of ### 72% of | FHCF Corridor Cover and/or 3rd & Subsequent Event Cover 1 in 100 yr. Event (Blended EQECAT & FIU Public Model) | |
| \$197,550,000 | | | Fourth Catastrophe Layer 1 in 80yr. Event (AIR Version 11.5) | |
| \$195,752,742 | | | | |
| | | | Florida Hurricane Catastrophe Fund (Mandatory) 90% of \$142,150,000 Excess of \$55,400,000 6.95% Rate on Line | |
| \$70,400,000 | | | Second Loss Occurrence (If first loss occurrence is a total loss) | |
| \$55,400,000 | | | FHCF Corridor and/or 3rd and Subsequent Event Cover | Fourth Catastrophe Layer \$15,000,000 Excess of \$55,400,000 Note 3 |
| | | | Third Catastrophe Layer \$27,700,000 Excess of \$27,700,000 but \$24,700,000 for non-FHCF Covered Events | |
| \$27,700,000 | | | Second Catastrophe Layer \$14,500,000 Excess of \$13,200,000 but \$10,200,000 for non-FHCF Events | |
| \$13,200,000 | | | Florida Hurricane Catastrophe Fund (LAC Layer) \$10,000,000 Excess of \$3,200,000 | |
| \$3,200,000 | Retention | | 87.5% Q/S Treaty | |
| \$1,000,000 | \$400,000 | | \$2,800,000 | |

Note 1: Retention is based on year end surplus (LAC attaches at 30% of surplus)

Note 2: For purposes of the return periods reflected in the cake chart, the data was derived from the model summaries which include demand surge but exclude storm surge.

